

12. (Original) The method of claim 10, wherein the plurality of financial and/or transaction-related documents are offered by one or more issuers of the documents.

13. – 30. (Canceled)

31. (New) A computer program product stored in a computer readable medium which executed by a computer performs the following method for identifying consent to an electronic delivery of information:

- receiving the information;

- receiving destination data to electronically deliver the received information;

- based on the destination data, providing an electronic notification of an availability of the received information and an option to access the received information;

- receiving a first exercise of the option to access the received information;

- responsive to the exercise of the option, prompting a consent for an electronic delivery of the received information;

- receiving a second exercise of a granting or denial of the prompted consent;

- responsive to the exercised granting of the requested consent, providing an electronic access to the received information;

- receiving a third exercise of the provided electronic access to the received information; and

- responsive to the exercised electronic access to the received information, providing the received information.

32. (New) The computer program product of claim 31, further comprising:

- providing a first tracking of the second exercise;

- providing a second tracking of the third exercise; and

- providing a real-time audit report of the first tracking and the second tracking.

33. (New) The computer program product of claim 31, wherein the received information is a financial or transaction-related document.